Appln. No. 09/904.765 Amendment dated June 11, 2003 Reply to Office Action mailed March 12, 2003 Attorney's Docket No. 00-0198 Client's Docket No. OCI463

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No. 09/904,765

First Named Applicant: CHIP B STROUP

Filed: 7/13/01

For: CREDIT INFORMATION STORAGE AND

TRANSFERRING DEVICE

TC/A.U.: 2876

Examiner: Fureman, Jared

Attorney: Ivar M. Kaardal

Deposit Account No. 11-0020

Box Non-Fee Amendment Honorable Assistant Commissioner for Patents Washington, D.C. 20231

AMENDMENT

Sir:

Responsive to the Office Action mailed March 12, 2003, please amend the application as follows:

Amendments to the Specification: Begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins in page 3 of this paper

Amendments to the Drawings: NONE

Remarks/Arguments begin on page 7 of this paper.

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Amendments to the Abstract:

Please replace the paragraph of the Abstract beginning on page 16. line 5, with the following rewritten paragraph (deleted text being struck through and added text being underlined):

A credit information storage and transferring device for using one debit card for multiple credit accounts. The credit information storage and transferring device includes a debit card having a magnetic strip thereon for removably storing information. A memory means assembly stores information. A plurality of input actuators inputs and retrieves information. A display displays the information inputted. A control for processing data is operationally coupled to the memory means assembly, the input actuators and the display. A writing means assembly writes selected information on the magnetic strip and is adapted for replacing information on the magnetic strip with a newer set of information. The writing means assembly is operationally coupled to the control. Wherein sets of information from multiple credit accounts may be stored in the memory means assembly so that the credit account information may be selectively written on the debit card.